From: Ronald Chaffee [mailto:Ronald.Chaffee@asu.edu] Sent: Tuesday, April 11, 2006 11:05 PM

To: Ombudsman Washington

Subject: WalMart

To Whom It May Concern,

I am writing a short email to register my voice against WalMart starting a bank. I do believe Walmart Corp. is a big enough company without getting into the banking industry. It would do nothing but hurt smaller town banks and savings & loans and create a larger corporation that would use it's considerable buying power to strong arm others to do what it wanted. It would do nothing but make itself bigger at the expense of others. There is no good reason for WalMart to start a bank except to become a monopoly in and of itself.

Regards, R. Chaffee